DOCUMENT RESUME

ED 249 402 CE 039 865

TITLE Simmons Insurance Agency. A Clerk-Typist Position Simulation. Student Packet V. Office Occupations.
INSTITUTION Columbus Area Vocational-Technical School, GA.; Georgia State Univ., Atlanta.
SPONS AGENCY Georgia State Dept. of Education, Atlanta. Office of Vocational Education.
PUB DATE 82
NOTE 39p.; For related documents, see CE 039 859-864.
PUB TYPE Guides - Classroom Use - Materials (For Learner) (051)

EDRS PRICE MF01/PC02 Plus Postage.
DESCRIPTORS Clerical Occupations; *Filing; Individualized Instruction; *Insurance Companies; Job Skills; Learning Activities; Occupational Information; *Office Occupations Education; *Office Practice; Postsecondary Education; *Simulation; *Typewriting

ABSTRACT

This is the fifth of five student packets forming part of a position simulation developed for use in an office occupations laboratory at the postsecondary level. The purpose of the simulation is to give the student an opportunity to become familiar with the tasks and duties performed by a clerk-typist working for an independent insurance agency. The packet, which contains approximately 10 hours of work, includes 6 numbered jobs and supplies (any necessary letterhead or special forms). A guide sheet provides instructions for each numbered job. Jobs include arranging and typing tabulated material, transcribing letters from machine dictation, typing a copy of an expense report from handwritten copy, typing material in column form for a monthly newsletter and composing a transmittal letter, typing tables from rough drafts, and typing a promotional booklet. (YLB)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

CA8313309

OFFICE OCCUPATIONS

SIMMONS INSURANCE AGENCY

A Clerk-Typist Position Simulation

Student Packet V

ED249402

U.S. DEPARTMENT OF EDUCATION
NATIONAL INSTITUTE OF EDUCATION
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

This document has been reproduced as received from the person or organization originating it.

Minor changes have been made to improve reproduction quality.

Points of view or opinions stated in this document do not necessarily represent official NIE position or policy.

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

a Monghan

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

Georgia Department of Education

OFFICE OCCUPATIONS

Developed and Produced
Under Contractual Agreement with

Division of Program Development
Office of Vocational Education
Georgia Department of Education
Atlanta, Georgia 30334
Charles McDaniel, State Superintendent of Schools
1982

UPD 7729/7-82

SIMMONS INSURANCE AGENCY

A Clerk-Typist Position Simulation

Developed by

Columbus Area Vocational-Technical School
Columbus, Georgia

Revised by

Georgia State University
Atlanta, Georgia

Project Supported by

Office of Vocational Education
Division of Program Development
Georgia Department of Education
Atlanta, Georgia 30334

Dr. Charles McDaniel, State Superintendent of Schools

1982

FOREWORD

This clerk-typist position simulation has been developed for use in an office applications laboratory at the postsecondary level. Its purpose is to give the student an opportunity to become familiar with the tasks and duties that may be performed by a clerk-typist.

Appreciation is expressed to Mr. K. Gerald Allen, Project Coordinator, and to the business education instructors at Columbus Area Vocational-Technical School for the development of these materials.

Appreciation is also expressed to the many business education instructors throughout the state who field tested, evaluated, and provided invaluable feedback on these materials as a part of this revision effort.

Sincere appreciation goes to Dr. John H. Lloyd, Director, Program Development Division, for his continued support, encouragement, and leadership in this revision effort.

Dr. Harmon Fowler
Project Director
Office Simulation Project

Mrs. Doris Rash-Wooten
Assistant Project Director
Office Simulation Project

STUDENT GUIDE SHEET

This packet contains approximately ten (10) hours of work. Included in the packet are the numbered jobs and supplies. Where letterhead or special forms are necessary, they will be provided. No index cards or labels have been furnished. You may use paper cut to size or furnish 3 x 5 index cards. A form for labels is provided or real labels may be used.

The instructions for each numbered job are shown on this sheet. Examine each job to see if it is rush or routine. Be sure to do the rush jobs first. Check to see that you have all necessary materials. Use current dates where necessary.

Instructions

1. Please type from handwritten copy the health care plan comparison. Use the general arrangement as shown on copy.

2. Mr. Fred Simmons is out of the office today. He has recorded letters for you to transcribe. Prepare carbon copies and envelopes for each letter. You will need to use a ZIP Code Directory for the addresses for each letter.

3. Mr. Simmons has returned from his trip to Denver. Because the Simmons Insurance Agency has so few employees, a printed form is not kept for expenses involved for travel. However, for auditing purposes a typed record of expenses is prepared. Mr. Simmons has provided you with information in connection with his trip. Please type the information in a clear, attractive format. Make one original and three copies. You will note that Mr. Simmons is returning $68.00 of his $300 cash advance to the Travel Expense Account.

4. The Independent Insurance Agents Association publishes a monthly newsletter for the Georgia organization. They are interested in any personal information about our employees. In fact, they are featuring Columbus in their next issue. Please type the information provided in an attractive format and send it to the UNDERWRITER, 1231 Peachtree Street, N.E., Atlanta, Georgia. You will have to provide the ZIP. Also, write a letter of transmittal for Mr. Simmons' signature. Address large clasp envelope.

5. Mr. Fred Simmons will attend the annual meeting of independent insurance agents. Please type the four tables from the rough drafts so that he will have data available for discussion groups. Two of the tables require totals horizontally and vertically.

6. We need a new promotional booklet for our life insurance program. I have written a rough draft for this booklet. Please make a typewritten copy of this material to be taken to the printers.

BEST COPY AVAILABLE

HEALTH CARE PLAN COMPARISON

	CURRENT PLAN (Your Present Coverage)	NEW PLAN (New Coverage
Premium	Individual $3.50/mo. Family $4.50/mo.	Individual $5.30/mo. Family $7.60/mo.
Hospital Confinement	$60/day - first 12 days $60/day - thereafter	$100/day - first 12 days $60/day - thereafter
Drugs & Medicine	Actual charges up to $12/day for length of Hospital Confinement	No charge
Surgical	$50 to $750	$50 to $1,200
Physician	Up to $10/day - lifetime limit $400	Up to $15/day - no lifetime limit
Private Nursing	Up to $25/day - lifetime limit $1,600	Up to $40/day - no lifetime limit
Anesthesia	$30 to $225 - see schedule	$50 to $300 - see schedule
Blood & Plasma	Expenses to lifetime limit of $700	Expenses to lifetime limit of $1,000
Ambulance	$50 - per confinement lifetime limit $600	$75 per trip - 2 trips per confinement - no lifetime limit
Extended Benefits	Expenses to $6,000 per month beginning 91st Consecutive day for Hospital Confinement & Drugs & Medicine Benefits	Expenses to $7,500 per month beginning 91st Consecutive day for Hospital Confinement & Drugs & Medicine Benefits

SIMMONS INSURANCE AGENCY
928 45th Street
Columbus, Ga 31904

Expenses for Denver Trip

Hotel Atlanta (one night)	45.00
Hotel Denver (one night)	102.00
Porterage	10.25
Tips	14.75
Cab or limo. service	17.50
Meals	35.00
Phone calls	7.50
Total	232.00
Returned to Travel Expense Account	$68.00

My original advance was $300.

Martha Kelly and her husband, Gene, celebrated their 25th wedding anniversary on (13th of last month). This happy couple met at the Simmons Insurance Agency 26 years ago when Gene stopped to use the telephone. Martha and Gene have one son and one daughter, Troy and Janice. They are both students at Auburn University, Auburn, Alabama. For this happy occasion, their children entertained them with dinner at the Green Island Hills Country Club.

Martha began her career with the Simmons Insurance Agency when it opened in 1948.

BEST COPY AVAILABLE

Katherine Crosby of Sinnons Insurance Agency and her husband Jack, recently returned from a glorious trip to Hawaii. Her husband, who works for International Harvester in Albany, won a two-week, all expense paid trip to our 50th state. Not only did they spend time in Honolulu but also visited the islands of Maui and Hawaii. Katherine was impressed with the beauty of the area and has returned with many pictures. She had such a good time, she tells us she may begin giving hula lessons any day now.

While Katherine and her husband were enjoying Hawaii, Edgar Sinnons of our Columbus office spent two weeks in Albany handling the business of the branch office.

BEST COPY AVAILABLE

Virginia and Frank Pearson, are now the proud parents of a beautiful baby girl. She was born (one month ago). Virginia, who has worked for Simmons since 1973, has planned to take a year's leave of absence so that she may be with soon little Linda. We hope we will have a picture of the happy family so that you can see for yourself that Linda Marie is as pretty as her name.

BEST COPY AVAILABLE

While Virginia is on leave, the Simmons Insurance Agency has been fortunate to obtain the services of (student's name), who is a recent graduate of Columbus Area Vocational-Technical School. She received a clerical certificate at this school and is presently taking accounting in their night program. WELCOME to the insurance field, (student's name).

BEST COPY AVAILABLE

Simmons Insurance Agency has recently added Western Mutual Insurance Company of Denver to their list of companies for which they write insurance. Mr. Fred Simmons returned this month from a trip to their home offices. Everyone at Simmons is happy about this new associate.

BEST COPY AVAILABLE

SIMMONS INSURANCE AGENCY
928 45th Street
Columbus, Ga 31904

BEST COPY AVAILABLE

Type the four tables for use at the annual meeting of independent insurance agents. Two of the tables require totals. Check your work carefully for accuracy.

BEST COPY AVAILABLE

SIMMONS INSURANCE AGENCY
Percent of Policies Sold
19XX - 19XX

	Term	Whole Life	Mortgage	Home-Owners	Auto	Personal Property	High Risk	MARINE	TOTAL
Jan.	.3928	.8979	1.0802	.8838	.5331				3.7878
Feb.	4.9102	8.4315	7.2390	8.1229	7.3653	3.4231	.9961		40.4881
Mar.	.6734	.3648	.2806	.0561	.3788	.3367	.1263		2.2167
Apr.	.3928	.5191	1.0101	.6453	.8417				3.4090
May	.2245	1.4730	.7015	.8418	.6874	.9680	.4770	.1824	5.5556
June	.8137	2.0623	2.4270	2.6375	1.0382	.3227	.3788	.1683	9.8485
July	.5471	.8838	1.3328	.0702	.7576	2.5673			6.1588
Aug.		.7015	.3648	.6453	.3507	.1684			2.2307
Sept.	.1684	1.6134	2.4691	1.0803	1.4731	.4349			7.2392
Oct.	3.0443	4.6717	4.5595	4.3350	1.6414	.0140	.2665	.0842	18.6166
Nov.			.1684			.1964			.3648
Dec.		.0421				.0421			.0842
TOTAL	11.1672	21.6611	21.6330	19.3182	15.0673	8.4736	2.2447	.4349	100.0000%

V-5-2

SIMMONS INSURANCE AGENCY
Number of Telephone Interviews
19 - 19

	Term	Whole Life	Mortgage	Home-owners	Auto	Personal Property	High Risk	Marine	Total
JAN.		8	8	6	5				?
Feb.	19	27	24	25	22	16	3	1	?
Mar.	9		7		5			1	?
Apr.			8	6	5			1	?
May		10	7	6	4	10	11	3	?
JUN.	8	10	11	11	6	8	12	3	?
Jul.	8	9	8		5	14		4	?
Aug.				10				4	?
Sept.		9	11	7	7	8		1	?
Oct.								1	?
Nov.						8		1	?
Dec.	15	17	17	15	7			1	?
Totals	?	?	?	?	?	?	?	?	?

SIMMONS INSURANCE AGENCY
Number of Successful Home Interviews
19 - 19

	Term	Whole Life	Mortgage	Home-owners	Auto	Personal Property	High Risk	Marine	Total
JAN.		3	3	2	2				?
Feb.	13	22	19	21	19	9	2		?
Mar.	3		2		2				?
Apr.			3	2	2				?
May		5	2	2	1	3	1		?
Jun.	2	5	6	7	3	1	1		?
Jul.	2	4	3		2	7			?
Aug.				6					?
Sept.		4	6	3	4	1			?
Oct.	9	12	12	11	4				?
Nov.									?
Dec.								1	?
Totals	?	?	?	?	?	?	?	?	?

SIMMONS INSURANCE AGENCY
Face Amount of Policies Sold (in Hundreds)
Dollar Volume

	Term Whole Life	Mortgage Homeowners	Personal Property	Auto	High Risk	Marine	Total
1st Qtr.		27.9813	14.1076	1.0340	28.5082	12.4067	84.0378
2nd Qtr.		.7794			1.1078		1.8872
3rd Qtr.	4.7545	7.8722		.4431	1.6248	2.5849	17.2795
4th Qtr.	13.1722	24.3180	7.0148	17.6514	23.1167	11.5214	96.7945

Life Insurance. To most college seniors, it is an idea whose time has simply not yet come.

Most people in their early twenties have never even thought about it.

If you're a college senior and someone mentions life insurance to you, you're no doubt convinced that you have better things to think about. It's your last year as an undergraduate, and you want to enjoy it. You want to concentrate on your final courses. You need to consider what to do afterwards - more study, a year or two on the move, your first real career job.

You don't have a family or a lot of money to invest. So why waste time even thinking about life insurance? It's a common attitude. We understand it. We deal with it all the time. But we don't agree with it.

BEST COPY AVAILABLE

We know there are strong reasons for beginning a life insurance program at an early age. We've built virtually our entire business around this one idea, and over the years we've met with remarkable success.

Why? Because a lot of college seniors agree with us. Despite their relative youth, many seniors are thinking seriously about their future and see a clear need to begin making some basic decisions. Each year, tens of thousands of these young people are concerned enough about security and estate building to begin a life insurance program of their own.

But what does that have to do with you? You still have the same doubts and hesitations. You wonder, really, what it's all about. Why should you think about beginning a life insurance program now? What importance does it have to you? How much does it cost? Can you afford it?

BEST COPY AVAILABLE

Why do people buy life insurance?

It's no mystery. Most people buy life insurance for one or a combination of a few basic reasons.

They want protection for themselves and for their family.

They want to begin building an estate which can be drawn upon in times of need; what's more, they want guaranteed savings at a guaranteed return.

They want to secure for themselves a dependable source of income for the day they no longer want to work.

It's no more complicated than that, no less real and no less important. People want security and protection against a host of unforseen circumstances. And millions of people every year find that their best security and protection can be found in a life insurance policy.

Life insurance has particular characteristics offered by no other form of savings or investment. It's versatile; it can be applied to a wide variety of circumstances.

Death and Disability

No one, of course, likes to think about his/her own death or about being disabled. Young people in particular have a tendency to look upon these eventualities as that are a long way off - too long to even consider.

But life is full of the unexpected. And the unexpected in terms of death and disability can be, and often is, catastrophic for a person's family. Many people are simply not prepared for a sudden avalanche of medical bills, often connected with a just-as-sudden disappearance of a regular source of income.

The facts speak for themselves: 36% of all young men who are today 25 years of age will not live until the age of 65. Last year, over 2 million people died in the United States from one cause or another. And the probability of disability for a young man 25 is many times greater than that of death over the next 20 years.

The odds, of course, are reasonably favorable that any one of us will not meet either death or disability for many years. But we can't be certain. And many people do not want to rely on the "it can't happen to me" syndrome.

That's why they seek protection. That's their main motivation for the purchase of life insurance.

BEST COPY AVAILABLE

Financial Emergencies

People who look ahead suspect that somewhere down the line they are going to need readily available cash for a lot of different reasons - sending the kids to college, or buying a new car, or paying off medical bills not covered by hospitalization insurance. And they can't be certain that this cash can be easily drawn from their regular source of income.

So they like to have a nestegg.

This can be done, of course, through any one or a combination of means - a Savings account, stocks and bonds, investments in real estate. Some of these means are more risky than others; some pay bigger dividends or interest; some are more liquid.

But life insurance is the only plan designed specifically to serve as protection against death and disability, while at the same time providing emergency financial resources.

BEST COPY AVAILABLE

And this is one of the most popular features of permanent life insurance. People who buy it know that they are not just throwing their money down the drain. They realize that their policy over the years is building up a certain cash value which they can draw upon in times of need.

BEST COPY AVAILABLE

Retirement

Finally, there is retirement. It's a constant for most people. It will be there. And people normally give a good deal of thought to how they will support themselves when the day arrives.

Planning for retirement income is particularly difficult for a college senior. You have no way of knowing what you'll be doing for the next thirty or forty years, how much you'll earn, how much you'll save, what kind of financial situation you'll be in when you're 55, or 60, or 65.

But that's one of the advantages of permanent life insurance. It is designed to cover all contingencies. When you begin a permanent life insurance program, you get protection against death or disability. You get a ready source of cash for emergencies, and, as an added benefit, you get the option of converting the accrued cash value on your policy into a regular source of income when you retire.

BEST COPY AVAILABLE

Should you begin a life insurance program at an early age?

If you're young and you're thinking about life insurance, you may well say to yourself, "Sure, it's a good thing, but I don't need it now. There's no hurry. I've got a lot of time. It's something I can do in 5 or 10 years when I'm more settled."

There are, however, some definite advantages to beginning an insurance program while you're young, and you should be aware of them.

First, and perhaps most importantly, the younger you are when you begin your life insurance program, the less expensive it's going to be.

It's that simple. As you get older, you become a greater risk to any insurance company, and you are going to pay more for your life insurance policy.

Second, the older you get, the better the chances are that something will happen to limit your insurability. You might have an accident, or become ill, and your ability to get life insurance

BEST COPY AVAILABLE

as well as the amount that you pay for it, can be limited by these developments. You may be just as healthy 5, or 10, or 20 years from now as you are today, but you can't be sure.

By beginning an insurance program while you're young, you can avoid this problem. You can build in certain guaranteed insurability options that will be available to you later on, no matter what happens.

Finally, the younger you are when you begin, the longer you will have your policy in force and the more, consequently, you will have in your estate. Every year that goes by, the cash value available to you increases.

BEST COPY AVAILABLE

As a college senior, can you afford to begin a life insurance program?

Money can be a big problem for a college senior. Your parents have spent a lot putting you through school, or you've worked hard to pay for your own education.

You don't have your first career job yet and you have a lot of on-going expenses -- books and clothes and rent and entertainment -- things you have to pay for and things you want to pay for.

So, even if you're convinced that it would be a good idea to begin a life insurance program, there's still the question as to whether you can afford it.

The answer in most cases is yes.

When we began developing our college senior program some years ago, we were aware that most students don't have a lot of extra cash to throw around. We knew that we would have to provide some kind of special payment

BEST COPY AVAILABLE

arrangements if our program was to prove feasible for college seniors.

And we've done just that. It's one of the reasons our College policy has proved so attractive to many college seniors.

When you begin your College program, you have available a variety of premium payment schedules, designed specifically to meet the needs of college seniors. Most seniors begin their program while still in school and don't start regular premium payments until one year later.

There are no tricks, no buried-in-the fine-print costs or conditions. We tell you exactly when you will have to begin paying, and how much you'll have to pay, and what you're paying in ~~advanced~~ finance charges and what kind of coverage you're getting.

We know that each student is different, with his or her own requirements and resources. But after years of working in the field, we also have seen that beginning an insurance program while you're young is in most cases beneficial and affordable.

BEST COPY AVAILABLE

Who offers you the best program?

Shopping for an insurance company can be like buying a new car. You begin looking around and you discover that there are a lot of different companies, a lot of different models, a lot of different price tags.

It's easy to get confused. You aren't quite sure which package to put together and how much you should pay for it.

The only difference with insurance is that it is less familiar to you and, therefore, more confusing.

You've heard the names of many different companies, and you may have been contacted by a few. You know there are literally thousands of different plans, with different benefits, offered at different prices.

So what do you do? Even if you're convinced that you want to begin a program, or at least investigate the possibility, which company do you turn to?

BEST COPY AVAILABLE

We can only give you our side of the story.

We are the country's leading company in life insurance for college seniors; in fact, we begin more life insurance programs for college seniors than all other companies combined.

Currently, we have over 300,000 policyholders, 90% of whom began their program while they were college seniors.

The average age of our policyholders is 26, and 80% of our sales are made to students.

And all of this has come about because we concentrate on the college senior market. It's our specialty.

Our tremendous success, we believe, can be attributed to a few basic facts:

1. We have a program that's been designed exclusively for college seniors.

2. We've been dealing with college seniors for many years; we know their problems; we understand their needs and sensibilities.

BEST COPY AVAILABLE

3. We have highly trained field associates on 80% of the college campuses in this country. They're young and professional. Their average age is 28 and virtually all have college degrees.

4. We concentrate on low-key sales efforts and quick, efficient service for our policyholders. Our field associates are instructed never to employ heavyweight, arm-twisting sales tactics.

We're convinced this has been the key to our success, and we plan to continue to emphasize these basic points. They've proven attractive to hundreds of thousands of college seniors, and we think they'll prove attractive to you.

We urge you to give some serious thought to beginning a life insurance program while you're young.

BEST COPY AVAILABLE